

REMARKS

This Amendment is in response to that Office Action dated November 28, 2006, in which all claims (1-22) were rejected under 35 U.S.C. § 103 as being unpatentable over *Herz et al.* in view of *Duncan*.

Nonetheless, Applicant has hereby amended the claims in an effort to more readily place this case in condition for allowance (claims 1, 2, 3, 5-10, 13 and 16-22 are amended hereby, and claim 11 is canceled). Certain of the amendments (such as those related to the terminology of "sell price", "purchase price", "counter purchase price", "seller", etc.) are introduced simply to provide clarity for the reader. Other amendments, such as those directed to receiving a counter purchase price and reverse converting to a counter sell price, provide further distinction to the inventive combinations of the claims

Applicant strongly believes that the claim amendments clearly distinguish the present invention over the *Herz/Duncan* references and other know references. Favorable reconsideration of the claims and an early Notice of Allowance are earnestly and courteously requested for now pending claims 1-10 and 12-22.

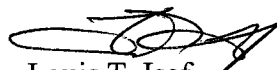
The undersigned welcomes, and requests, a telephone call from the Examiner if there are any remaining issues which may be resolved to hasten the allowance of this application.

The Commissioner is hereby authorized to charge any fees due, or credit any overpayment, to Deposit Account No. **09-0528**.

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Respectfully submitted,



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